

Eric M. Haley, Trustee

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF  
DIVISION

In re:	§	
	§	
ESPOSITO, JOHN F.	§	Case No. 2-12-bk-06101-BKM
	§	
Debtor(s)	§	

---

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Eric M. Haley, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <i>(Without deducting any secured claims)</i>	Assets Exempt:
Total Distributions to Claimants:	Claims Discharged Without Payment:
Total Expenses of Administration:	

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )				
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )				
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )				
<b>TOTAL DISBURSEMENTS</b>	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: \_\_\_\_\_ By: /s/Eric M. Haley  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
<b>TOTAL GROSS RECEIPTS</b>		<b>\$</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	SBP Financial, LLC c/o Eugene O'Connor Folks & O'Connor 1850 N. Central Ave., #1140 Phoenix, AZ 85004					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Wells Fargo - Wachovia 4101 Wiseman Blvd. San Antonio, TX 78251					
<b>TOTAL SECURED CLAIMS</b>			\$	\$	\$	\$

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
ERIC HALEY, TRUSTEE					
ERIC HALEY, TRUSTEE					
UNION BANK					
CLERK OF THE U.S. BANKRUPTCY COURT					
LANE & NACH, P.C.					
LANE & NACH, P.C.					
SEMPLE, MARCHAL & COOPER, LLP					
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		\$	\$	\$	\$

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Rita Esposito 3560 South Higuera San Luis Obispo, CA 93401					
000002	CAPITAL ONE BANK (USA), N.A.					
000001	SBP FINANCIAL, LLC					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000003	THOMAS P. JEREMIASSEN, CH 11 TTEE					
TOTAL GENERAL UNSECURED CLAIMS			\$	\$	\$	\$

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 1  
**Exhibit 8**

Case No: 12-06101 BKM Judge: BRENDA K. MARTIN  
Case Name: ESPOSITO, JOHN F.

Trustee Name: Eric M. Haley  
Date Filed (f) or Converted (c): 03/26/12 (f)  
341(a) Meeting Date: 05/03/12  
Claims Bar Date: 03/05/13

For Period Ending: 12/23/14

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 4966 THILLE ST, VENTURA, CA	0.00	0.00		0.00	FA
2. FINANCIAL ACCOUNTS	1,200.00	900.00		0.00	FA
3. HOUSEHOLD GOODS	2,300.00	0.00		0.00	FA
4. WEARING APPAREL	200.00	0.00		0.00	FA
5. FIREARMS AND HOBBY EQUIPMENT SHOTGUN, GOLF CLUBS	275.00	0.00		0.00	FA
6. VEHICLES 199 CHEV PU	3,000.00	0.00		0.00	FA
7. OFFICE EQUIPMENT PRINTER	35.00	35.00		0.00	FA
8. OTHER MISCELLANEOUS TOOLS	2,000.00	0.00		0.00	FA
9. CONTINGENT CLAIMS (u) INTEREST IN TRUST	100,000.00	0.00		100,000.00	FA
10. STOCK DIVIDEND (u) REPAYMENT OF POSTPETITION DIVIDEND FROM UNSCHEDULED STOCK; BANKRUPTCY ESTATE OF ESTATE FINANCIAL MORTGAGE FUND 9:08-bk-11535-PC; ORDER AUTHORIZING TRUSTEE TO PROCEED WITH TFR, TDR AND CLOSE CASE WITH PROVISION TO REOPEN AND RETAIN CLAIM ENTERED AUGUST 20, 2014 (ADMIN DOCKET #94).	9,919.66	6,519.66		9,919.66	0.00
TOTALS (Excluding Unknown Values)	\$118,929.66	\$7,454.66		\$109,919.66	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 2  
Exhibit 8

Case No: 12-06101 BKM Judge: BRENDA K. MARTIN  
Case Name: ESPOSITO, JOHN F.

Trustee Name: Eric M. Haley  
Date Filed (f) or Converted (c): 03/26/12 (f)  
341(a) Meeting Date: 05/03/12  
Claims Bar Date: 03/05/13

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

TFR

Initial Projected Date of Final Report (TFR): 12/31/13      Current Projected Date of Final Report (TFR): 06/30/14



**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 1  
**Exhibit 9**

Case No: 12-06101 -BKM  
Case Name: ESPOSITO, JOHN F.

Trustee Name: Eric M. Haley  
Bank Name: UNION BANK  
Account Number / CD #: \*\*\*\*\*5605 Checking Account (Non-Interest Earn

Taxpayer ID No: \*\*\*\*\*0701  
For Period Ending: 12/23/14

Blanket Bond (per case limit): \$ 0.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/19/13	10	JOHN F. ESPOSITO P.O. BOX 74766 NEW RIVER, AZ 85087	BALANCE FORWARD POSTPETITION STOCK DIVIDEND REC'D	1223-000	6,519.66		0.00 6,519.66
04/18/13	300001	Clerk of the U.S. Bankruptcy Court 230 N. First Ave., Ste. 101 Phoenix, AZ 85003	ADV FILING FEE: 2:13-ap--00455-GBN	2700-001		293.00	6,226.66
04/25/13		UNION BANK	BANK SERVICE FEE	2600-000		15.00	6,211.66
05/28/13		UNION BANK	BANK SERVICE FEE	2600-000		15.00	6,196.66
06/25/13		UNION BANK	BANK SERVICE FEE	2600-000		15.00	6,181.66
07/25/13		UNION BANK	BANK SERVICE FEE	2600-000		15.00	6,166.66
08/13/13	9	THE FRANK AND RITA ESPOSITO TRUST FRANK ESPOSITO, RITA ESPOSITO CO-TRUSTEES, DATED 3/23/1998 3960 S HIGUERA ST SPC 158 SAN LUIS OBISPO, CA 93401	PAYMENT TOWARD DEBTOR'S TRUST INTEREST	1229-000	5,833.33		11,999.99
08/13/13	9	THE FRANK AND RITA ESPOSITO TRUST FRANK ESPOSITO, RITA ESPOSITO CO-TRUSTEES, DATED 3/23/1998 3960 S HIGUERA ST SPC 158 SAN LUIS OBISPO, CA 93401	PAYMENT TOWARD DEBTOR'S TRUST INTEREST	1229-000	30,000.00		41,999.99
08/26/13		UNION BANK	BANK SERVICE FEE	2600-000		15.00	41,984.99
08/29/13	300002	LANE & NACH, P.C. 2001 E. CAMPBELL SUITE 103 PHOENIX, AZ 85016	TRUSTEE ATTORNEY FEES	3210-000		21,656.00	20,328.99
08/29/13	300003	LANE & NACH, P.C. 2001 E. CAMPBELL SUITE 103 PHOENIX, AZ 85016	TRUSTEE ATTORNEY EXPENSES	3220-000		802.56	19,526.43

Page Subtotals 42,352.99 22,826.56

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 2  
Exhibit 9

Case No: 12-06101 -BKM  
Case Name: ESPOSITO, JOHN F.

Trustee Name: Eric M. Haley  
Bank Name: UNION BANK  
Account Number / CD #: \*\*\*\*\*5605 Checking Account (Non-Interest Earn

Taxpayer ID No: \*\*\*\*\*0701  
For Period Ending: 12/23/14

Blanket Bond (per case limit): \$ 0.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
09/03/13	9	THE FRANK AND RITA ESPOSITO TRUST FRANK ESPOSITO, RITA ESPOSITO CO-TRUSTEES, DATED 3/23/1998 3960 S HIGUERA ST SPC 158 SAN LUIS OBISPO, CA 93401	PAYMENT TOWARD TRUST INTEREST SETTL	1229-000	5,833.37		25,359.80
09/25/13		UNION BANK	BANK SERVICE FEE	2600-000		40.09	25,319.71
10/01/13	9	THE FRANK AND RITA ESPOSITO TRUST FRANK ESPOSITO, RITA ESPOSITO CO-TRUSTEES, DATED 3/23/1998 3960 S HIGUERA ST SPC 158 SAN LUIS OBISPO, CA 93401	PAYMENT TRUST INTEREST	1229-000	5,888.37		31,208.08
10/25/13		UNION BANK	BANK SERVICE FEE	2600-000		38.86	31,169.22
11/07/13	9	THE FRANK AND RITA ESPOSITO TRUST FRANK ESPOSITO, RITA ESPOSITO CO-TRUSTEES, DATED 3/23/1998 3960 S HIGUERA ST SPC 158 SAN LUIS OBISPO, CA 93401	PAYMENT TOWARD SETTLEMENT RE TRUST INTEREST	1229-000	5,833.37		37,002.59
11/25/13		UNION BANK	BANK SERVICE FEE	2600-000		46.09	36,956.50
12/10/13	9	THE FRANK AND RITA ESPOSITO TRUST FRANK ESPOSITO, RITA ESPOSITO CO-TRUSTEES, DATED 3/23/1998 3960 S HIGUERA ST SPC 158 SAN LUIS OBISPO, CA 93401	PAYMENT RE TRUST INTEREST SETTLMNT	1229-000	5,833.37		42,789.87
12/26/13		UNION BANK	BANK SERVICE FEE	2600-000		51.25	42,738.62
01/04/14	9	THE FRANK AND RITA ESPOSITO TRUST FRANK ESPOSITO, RITA ESPOSITO CO-TRUSTEES, DATED 3/23/1998 3960 S HIGUERA ST SPC 158 SAN LUIS OBISPO, CA 93401	PAYMENT PER SETTLEMENT RE TRUST INTEREST	1229-000	5,833.37		48,571.99
01/14/14	9	ANITA MILLER	FINAL PAYMENT RE TRUST INTEREST	1229-000	34,944.82		83,516.81

Page Subtotals 64,166.67 176.29

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 3  
**Exhibit 9**

Case No: 12-06101 -BKM  
Case Name: ESPOSITO, JOHN F.

Trustee Name: Eric M. Haley  
Bank Name: UNION BANK  
Account Number / CD #: \*\*\*\*\*5605 Checking Account (Non-Interest Earn

Taxpayer ID No: \*\*\*\*\*0701  
For Period Ending: 12/23/14

Blanket Bond (per case limit): \$ 0.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		RITA ESPOSITO 593 S OCEAN AVE CAYUCOS, CA 93430					
01/27/14		UNION BANK	BANK SERVICE FEE	2600-000		60.79	83,456.02
02/25/14		UNION BANK	BANK SERVICE FEE	2600-000		98.98	83,357.04
03/25/14		UNION BANK	BANK SERVICE FEE	2600-000		112.02	83,245.02
03/28/14	300004	LANE & NACH, P.C. 2001 E. CAMPBELL SUITE 103 PHOENIX, AZ 85016	TRUSTEE ATTORNEY FEES	3210-000		2,565.00	80,680.02
03/28/14	300005	LANE & NACH, P.C. 2001 E. CAMPBELL SUITE 103 PHOENIX, AZ 85016	TRUSTEE ATTORNEY EXPENSES	3220-000		28.26	80,651.76
03/28/14	300006	SEMPLE, MARCHAL & COOPER, LLP 2700 N CENTRAL AVE, 9TH FLOOR PHOENIX, AZ 85004	TRUSTEE ACCOUNTANT FEES	3410-000		2,309.50	78,342.26
04/15/14	10	JOHN F. ESPOSITO P.O. BOX 74766 NEW RIVER, AZ 85087	PAYMENT RE CONVERTED POSTPETITION STOCK DIVIDEND PAYMENT REC'D	1229-000	1,150.00		79,492.26
04/25/14		UNION BANK	BANK SERVICE FEE	2600-000		123.62	79,368.64
05/20/14	10	JOHN F. ESPOSITO P.O. BOX 74766 NEW RIVER, AZ 85087	REPAYMENT STOCK DIVIDEND REC'D POSTPETITION	1223-000	1,100.00		80,468.64
05/27/14		UNION BANK	BANK SERVICE FEE	2600-000		113.42	80,355.22
06/25/14		UNION BANK	BANK SERVICE FEE	2600-000		118.52	80,236.70
07/25/14		UNION BANK	BANK SERVICE FEE	2600-000		115.54	80,121.16
07/30/14	10	JOHN F. ESPOSITO P.O. BOX 74766	REIMBURSE STOCK DIVIDEND REC'D POSTPETITION	1223-000	1,150.00		81,271.16

Page Subtotals 3,400.00 5,645.65

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 4  
**Exhibit 9**

Case No: 12-06101 -BKM  
Case Name: ESPOSITO, JOHN F.

Trustee Name: Eric M. Haley  
Bank Name: UNION BANK  
Account Number / CD #: \*\*\*\*\*5605 Checking Account (Non-Interest Earn

Taxpayer ID No: \*\*\*\*\*0701  
For Period Ending: 12/23/14

Blanket Bond (per case limit): \$ 0.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
08/13/14	300007	NEW RIVER, AZ 85087 LANE & NACH, P.C. 2001 E. CAMPBELL SUITE 103 PHOENIX, AZ 85016	TRUSTEE ATTORNEY FEES	3210-000		2,343.00	78,928.16
08/13/14	300008	LANE & NACH, P.C. 2001 E. CAMPBELL SUITE 103 PHOENIX, AZ 85016	TRUSTEE ATTORNEY EXPENSES	3220-000		6.10	78,922.06
10/30/14	300009	Eric Haley, Trustee P.O. BOX 13390 Scottsdale, AZ 85267	Chapter 7 Compensation/Fees	2100-000		8,745.98	70,176.08
10/30/14	300010	Eric Haley, Trustee P.O. BOX 13390 Scottsdale, AZ 85267	Chapter 7 Expenses	2200-000		118.58	70,057.50
10/30/14	300011	SBP FINANCIAL, LLC C/O EUGENE O'CONNOR FOLKS & O'CONNOR 1850 N. CENTRAL AVE., #1140 PHOENIX, AZ 85004-4527	Claim 000001, Payment 4.22832% (1-1) MONEY LOANED	7100-000		52,635.49	17,422.01
10/30/14	300012	CAPITAL ONE BANK (USA), N.A. PO BOX 71083 CHARLOTTE, NC 28272-1083	Claim 000002, Payment 4.22836% ACCT: 6634	7100-000		116.40	17,305.61
10/30/14	300013	THOMAS P. JEREMIASSEN, CHAPTER 11 TRUSTEE BERKELEY RESEARCH GROUP, LLC 2049 CENTURY PARK EAST, STE 2525 LOS ANGELES, CA 90067	Claim 000003, Payment 4.22832% (3-1) B121-07 (3-1) B121-07	7100-000		17,305.61	0.00

Page Subtotals 0.00 81,271.16

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 5  
Exhibit 9

Case No: 12-06101 -BKM  
Case Name: ESPOSITO, JOHN F.

Trustee Name: Eric M. Haley  
Bank Name: UNION BANK  
Account Number / CD #: \*\*\*\*\*5605 Checking Account (Non-Interest Earn

Taxpayer ID No: \*\*\*\*\*0701  
For Period Ending: 12/23/14

Blanket Bond (per case limit): \$ 0.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
COLUMN TOTALS					109,919.66	109,919.66	0.00
Less: Bank Transfers/CD's					0.00	0.00	
Subtotal					109,919.66	109,919.66	
Less: Payments to Debtors						0.00	
Net					109,919.66	109,919.66	
TOTAL - ALL ACCOUNTS					NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account (Non-Interest Earn - *****5605					109,919.66	109,919.66	0.00
					109,919.66	109,919.66	0.00
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00